

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN
DISTRICT OF PENNSYLVANIA**

In re:

**EDITH M. CHEW,
Debtor**

: CHAPTER 13

: BANKRUPTCY NO. 20-12591

**EDITH M. CHEW,
Plaintiff**

v.

**USAA FEDERAL SAVING BANK,
Defendants**

: ADVERSARY NO. 20-

COMPLAINT

1) This is an action by the Debtor to determine the validity and extent of a lien of the Defendants on the Debtor's motor vehicle..

2) Jurisdiction of this court to hear this proceeding is conferred by 28 U.S.C.section 1334(b).This is a core proceeding because it concerns administration of the Debtor's estate, it seeks to determine the validity of liens, and it affects the adjustment of the debtor-creditor relationship, pursuant to 28 U.S.C. sections 157(b)(2)(A, (K), and (O).

3) The Plaintiff in this proceeding is EDITH M. CHEW ("the Debtor"), an adult individual residing at 206 Gulph Creek Road, Wayne, PA. 19087, who is the Debtor in the underlying Chapter 13 bankruptcy case.

4) The Defendant is USAA FEDERAL SAVINGS BANK, which has designated its address, in a proof of claim in a prior bankruptcy case of the Debtor as c/o Weinstein & Riley, PS, 2001 Western Avenue, Seattle, WA 98121.

5) The Debtor financed the purchase of a 2015 Volvo Station Wagon ("the Vehicle") through the Defendant by a loan made on December 1, 2014.

6) The present value of the Vehicle is \$15,000.\$23,257.55

7) The Defendant has filed a proof of claim in the amount of \$23,257.55 in the Debtor's prior bankruptcy case.

8) In fact, however, the actual security interests of or held by the Defendant in the Vehicle is in fact no more than \$15,000 and should in fact be valued at that amount in this bankruptcy case. ,

WHEREFORE, the Plaintiff requests this court to enter an Order fixing the value of the Defendant's security interest in the Vehicle at no more than \$15,000.

/s/ DAVID A. SCHOLL
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